

<i>SERFF Tracking Number:</i>	<i>FARM-125496267</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Farmers Insurance Company, Inc., ...</i>	<i>State Tracking Number:</i>	<i># 2CKS \$ 200</i>
<i>Company Tracking Number:</i>	<i>HAR0803-101200, HAR0803-201200</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>H-AR-2008-HO-F</i>		
<i>Project Name/Number:</i>	<i>AR Neighborhood Reclassification/</i>		

Filing at a Glance

Companies: Farmers Insurance Company, Inc., Farmers Insurance Exchange

Product Name: H-AR-2008-HO-F

SERFF Tr Num: FARM-125496267 State: Arkansas

TOI: 04.0 Homeowners

SERFF Status: Closed

State Tr Num: # 2CKS \$ 200

Sub-TOI: 04.0000 Homeowners Sub-TOI

Co Tr Num: HAR0803-101200,

State Status: Fees verified and received

Combinations

HAR0803-201200

Filing Type: Rule

Co Status:

Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding

Authors: Anahit Bekarian, Jeanette Disposition Date: 03/14/2008

Campion, Gayane Rupchian, Mina

Villegas, Chris SalvaCruz, Edmond

Balaian, Karen Lacy

Date Submitted: 02/19/2008

Disposition Status: Filed

Effective Date Requested (New): On Approval

Effective Date (New):

Effective Date Requested (Renewal): On Approval

Effective Date (Renewal):

State Filing Description:

3100000006 \$100

3010689573 \$100

General Information

Project Name: AR Neighborhood Reclassification

Status of Filing in Domicile: Not Filed

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 03/14/2008

State Status Changed: 02/27/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Cover memo is attached as separate item in Supporting Document header

<i>SERFF Tracking Number:</i>	<i>FARM-125496267</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Farmers Insurance Company, Inc., ...</i>	<i>State Tracking Number:</i>	<i># 2CKS \$ 200</i>
<i>Company Tracking Number:</i>	<i>HAR0803-101200, HAR0803-201200</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>H-AR-2008-HO-F</i>		
<i>Project Name/Number:</i>	<i>AR Neighborhood Reclassification/</i>		

Company and Contact

Filing Contact Information

Feliksa Barran, Manager - Business Implementation 4700 Wilshire Blvd. Los Angeles, CA 90010	Feliksa_Barran@farmersinsurance.com (323) 932-3056 [Phone]
--	---

Filing Company Information

Farmers Insurance Company, Inc. 10850 Lowell Avenue Overland Park, KS 66210-1667 (323) 932-3056 ext. [Phone]	CoCode: 21628 Group Code: 212 Group Name: FEIN Number: 48-0609012 -----	State of Domicile: Kansas Company Type: State ID Number:
Farmers Insurance Exchange 4680 Wilshire Blvd. Los Angeles, CA 90010 (323) 932-3056 ext. [Phone]	CoCode: 21652 Group Code: 212 Group Name: FEIN Number: 95-2575893 -----	State of Domicile: California Company Type: State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	\$100.00 is the required fee amount for each filing company -- FIE & FICI -- for a total of \$200.00. The checks will be sent to DOI via DHL on Friday, 02-22-2008.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Farmers Insurance Company, Inc.	\$0.00	02/19/2008	
Farmers Insurance Exchange	\$0.00	02/19/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
In process	\$0.00	
In process	\$0.00	

SERFF Tracking Number:	FARM-125496267	State:	Arkansas
First Filing Company:	Farmers Insurance Company, Inc., ...	State Tracking Number:	# 2CKS \$ 200
Company Tracking Number:	HAR0803-101200, HAR0803-201200		
TOI:	04.0 Homeowners	Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Product Name:	H-AR-2008-HO-F		
Project Name/Number:	AR Neighborhood Reclassification/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	03/14/2008	03/14/2008
Objection Letters and Response Letters			

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	03/12/2008	03/12/2008	Mina Villegas	03/14/2008	03/14/2008
Pending Industry Response	Becky Harrington	02/20/2008	02/20/2008	Mina Villegas	03/11/2008	03/11/2008

SERFF Tracking Number:	FARM-125496267	State:	Arkansas
First Filing Company:	Farmers Insurance Company, Inc., ...	State Tracking Number:	# 2CKS \$ 200
Company Tracking Number:	HAR0803-101200, HAR0803-201200		
TOI:	04.0 Homeowners	Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Product Name:	H-AR-2008-HO-F		
Project Name/Number:	AR Neighborhood Reclassification/		

Disposition

Disposition Date: 03/14/2008

Effective Date (New):

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: FARM-125496267 State: Arkansas

First Filing Company: Farmers Insurance Company, Inc., ... State Tracking Number: # 2CKS \$ 200

Company Tracking Number: HAR0803-101200, HAR0803-201200

TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Product Name: H-AR-2008-HO-F

Project Name/Number: AR Neighborhood Reclassification/

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		No
Supporting Document	Bryant Subdivision	Filed	Yes
Supporting Document	Clearview Subdivision	Filed	Yes
Supporting Document	Shangri-la Subdivision	Filed	Yes
Supporting Document	Summary of Subdivision - Batesville	Filed	Yes
Supporting Document	Cover memo	Filed	Yes
Supporting Document	Response to objection letter dated 02-21-2008	Filed	Yes
Supporting Document	Response to Objection Letter dated 03-12-2008	Filed	Yes

SERFF Tracking Number: FARM-125496267 State: Arkansas
First Filing Company: Farmers Insurance Company, Inc., ... State Tracking Number: # 2CKS \$ 200
Company Tracking Number: HAR0803-101200, HAR0803-201200
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: H-AR-2008-HO-F
Project Name/Number: AR Neighborhood Reclassification/

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 03/12/2008

Submitted Date 03/12/2008

Respond By Date

Dear Feliksa Barran,

This will acknowledge receipt of the captioned filing.

Objection 1

- Response to objection letter dated 02-21-2008 (Supporting Document)

Comment: The request to upgrade to a PPC of 3 is based upon the mutual aid of the Batesville FD, not the Desha FD. The Desha FD is the primary responding, which is rated PPC 6. Provide the distance and response time from the Batesville FD to the subdivisions.

Please feel free to contact me if you have questions.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State

Response Letter Date 03/14/2008

Submitted Date 03/14/2008

Dear Becky Harrington,

Comments:

We have attached our response to Objection Letter dated 03-12-2008

Response 1

Comments: Response to Objection Letter dated 03-12-2008

Related Objection 1

SERFF Tracking Number: FARM-125496267 State: Arkansas
First Filing Company: Farmers Insurance Company, Inc., ... State Tracking Number: # 2CKS \$ 200
Company Tracking Number: HAR0803-101200, HAR0803-201200
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: H-AR-2008-HO-F
Project Name/Number: AR Neighborhood Reclassification/

Applies To:

- Response to objection letter dated 02-21-2008 (Supporting Document)

Comment:

The request to upgrade to a PPC of 3 is based upon the mutual aid of the Batesville FD, not the Desha FD. The Desha FD is the primary responding, which is rated PPC 6. Provide the distance and response time from the Batesville FD to the subdivisions.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Response to Objection Letter dated 03-12-2008

Comment: Response to Objection Letter dated 03-12-2008

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response to Objection Letter dated 03-12-2008

Sincerely,

Anahit Bekarian, Chris SalvaCruz, Edmond Balaian, Gayane Rupchian, Jeanette Campion, Karen Lacy, Mina Villegas

SERFF Tracking Number: FARM-125496267 State: Arkansas
First Filing Company: Farmers Insurance Company, Inc., ... State Tracking Number: # 2CKS \$ 200
Company Tracking Number: HAR0803-101200, HAR0803-201200
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: H-AR-2008-HO-F
Project Name/Number: AR Neighborhood Reclassification/

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 02/20/2008

Submitted Date 02/20/2008

Respond By Date

Dear Feliksa Barran,

This will acknowledge receipt of the captioned filing.

Objection 1

- Summary of Subdivision - Batesville (Supporting Document)

Comment: Explain the Low and High columns of this exhibit.

Objection 2

- Bryant Subdivision (Supporting Document)
- Clearview Subdivision (Supporting Document)
- Shangri-la Subdivision (Supporting Document)

Comment: The mutual aid agreement has been in effect since 2004. What has changed to justify the 3 class upgrade?

Objection 3

No Objections

Comment: The maps submitted with this filing do not provide any relevant information. Where are the subdivisions located in relation to the fire departments?

Please feel free to contact me if you have questions.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State

Response Letter Date 03/11/2008

Submitted Date 03/11/2008

SERFF Tracking Number: FARM-125496267 State: Arkansas
First Filing Company: Farmers Insurance Company, Inc., ... State Tracking Number: # 2CKS \$ 200
Company Tracking Number: HAR0803-101200, HAR0803-201200
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: H-AR-2008-HO-F
Project Name/Number: AR Neighborhood Reclassification/

Dear Becky Harrington,

Comments:

We have attached our response to Objection Letter dated 02-20-2008

Response 1

Comments: Attached are cover memo & maps as response to Objection Letter dated 02-21-2008

Related Objection 1

Applies To:

- Summary of Subdivision - Batesville (Supporting Document)

Comment:

Explain the Low and High columns of this exhibit.

Related Objection 2

Applies To:

- Bryant Subdivision (Supporting Document)
- Clearview Subdivision (Supporting Document)
- Shangri-la Subdivision (Supporting Document)

Comment:

The mutual aid agreement has been in effect since 2004. What has changed to justify the 3 class upgrade?

Related Objection 3

Comment:

The maps submitted with this filing do not provide any relevant information. Where are the subdivisions located in relation to the fire departments?

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Response to objection letter dated 02-21-2008

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response to Objection Letter dated 02-20-2008

<i>SERFF Tracking Number:</i>	<i>FARM-125496267</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Farmers Insurance Company, Inc., ...</i>	<i>State Tracking Number:</i>	<i># 2CKS \$ 200</i>
<i>Company Tracking Number:</i>	<i>HAR0803-101200, HAR0803-201200</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>H-AR-2008-HO-F</i>		
<i>Project Name/Number:</i>	<i>AR Neighborhood Reclassification/</i>		

Sincerely,

Anahit Bekarian, Chris SalvaCruz, Edmond Balaian, Gayane Rupchian, Jeanette Campion, Karen Lacy, Mina Villegas

<i>SERFF Tracking Number:</i>	<i>FARM-125496267</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Farmers Insurance Company, Inc., ...</i>	<i>State Tracking Number:</i>	<i># 2CKS \$ 200</i>
<i>Company Tracking Number:</i>	<i>HAR0803-101200, HAR0803-201200</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>H-AR-2008-HO-F</i>		
<i>Project Name/Number:</i>	<i>AR Neighborhood Reclassification/</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number:	FARM-125496267	State:	Arkansas
First Filing Company:	Farmers Insurance Company, Inc., ...	State Tracking Number:	# 2CKS \$ 200
Company Tracking Number:	HAR0803-101200, HAR0803-201200		
TOI:	04.0 Homeowners	Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Product Name:	H-AR-2008-HO-F		
Project Name/Number:	AR Neighborhood Reclassification/		

Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Filed	03/14/2008
-------------------------	--	-----------------------	-------	------------

Comments:

Attachment:

P & C transmittal.pdf

Satisfied -Name:	Bryant Subdivision	Review Status:	Filed	03/14/2008
-------------------------	--------------------	-----------------------	-------	------------

Comments:

Attachments:

Bryant Subd map data.pdf

Bryant Subd Mutual Aid Agreement.pdf

Bryant Subd Positive Impact Statement.pdf

Satisfied -Name:	Clearview Subdivision	Review Status:	Filed	03/14/2008
-------------------------	-----------------------	-----------------------	-------	------------

Comments:

Attachments:

Clearview Subd map data.pdf

Clearview Subd Mutual Aid Agreement.pdf

Clearview Subd Positive Impact Statement.pdf

Satisfied -Name:	Shangri-la Subdivision	Review Status:	Filed	03/14/2008
-------------------------	------------------------	-----------------------	-------	------------

Comments:

Attachments:

Shangri-la subd map data.pdf

Shangri-la mutual aid agreement.pdf

Shangri-La Positive Impact Statement.pdf

Satisfied -Name:	Summary of Subdivision - Batesville	Review Status:	Filed	03/14/2008
-------------------------	-------------------------------------	-----------------------	-------	------------

<i>SERFF Tracking Number:</i>	<i>FARM-125496267</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Farmers Insurance Company, Inc., ...</i>	<i>State Tracking Number:</i>	<i># 2CKS \$ 200</i>
<i>Company Tracking Number:</i>	<i>HAR0803-101200, HAR0803-201200</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>H-AR-2008-HO-F</i>		
<i>Project Name/Number:</i>	<i>AR Neighborhood Reclassification/</i>		

Comments:

Attachment:

Summary of Subdivisions - Batesville.pdf

SERFF Tracking Number: FARM-125496267 State: Arkansas
First Filing Company: Farmers Insurance Company, Inc., ... State Tracking Number: # 2CKS \$ 200
Company Tracking Number: HAR0803-101200, HAR0803-201200
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: H-AR-2008-HO-F
Project Name/Number: AR Neighborhood Reclassification/

Review Status:
Satisfied -Name: Cover memo Filed 03/14/2008
Comments:
Attachment:
Cover memo.pdf

Review Status:
Satisfied -Name: Response to objection letter dated 02-21-2008 Filed 03/14/2008
Comments:
Attachments:
Response cover memo.pdf
Bryant Riverview.pdf
Clearview Estates.pdf
Shangri-la.pdf

Review Status:
Satisfied -Name: Response to Objection Letter dated 03-12-2008 Filed 03/14/2008
Comments:
Response to Objection Letter dated 03-12-2008
Attachments:
Cover memo.pdf
Exhibit.pdf


Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	Farmers Insurance Group of Companies				Group NAIC #
					0212
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #	
Farmers Insurance Company, Inc	KS	21628	48-0609012	0212	
Farmers Insurance Exchange	CA	21952	95-2575893	0212	

5. Company Tracking Number	HAR0803-101200, HAR0803-201200
-----------------------------------	--------------------------------

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Brian Sniegowski 4700 Wilshire Blvd. L.A. CA 90010	Asst. Product Manager – Fire Product Management	(323) 964-8036 (323) 932-3950		
7. Signature of authorized filer				
8. Please print name of authorized filer		Mina A. Villegas		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	4.0 Homeowners
10. Sub-Type of Insurance (Sub-TOI)	4.0000 Homeowners & Sub-TOI Combinations
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	4.0 / 4.0000
12. Company Program Title (Marketing title)	Homeowners Neighborhood Reclassification
13. Filing Type	[] Rate/Loss Cost [X] Rules [] Rates/Rules [] Forms [] Combination Rates/Rules/Forms [] Withdrawal [] Other (give description)
14. Effective Date(s) Requested	New: Upon Approval Renewal: Upon Approval
15. Reference Filing?	[] Yes [X] No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	2/19/2008
19. Status of filing in domicile	[X] Not Filed [] Pending [] Authorized [] Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	
------------	--	--

21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
------------	--

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<p>Check #: Checks not available yet</p> <p>Amount: \$100.00 for each filing company – FIE & FICI -- for a total of \$200.00</p> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>	

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)



Mutual Aid Agreement

This agreement made and entered into this 16 day of Aug in the year of 2004 by and between the

Batesville Fire Department

Desho Fire Department

WE HERBEY RESOLVE;

WHEREAS, both parties maintain as part of their individual district services, an organized and equipped Fire Department, charged with the duty of fire protection within the boundaries of each district.

WHEREAS, investigation has disclosed it is to the benefit of each party, that the services of each under some circumstances, to be extended outside the boundaries of one into the jurisdiction of the other.

WHEREAS, the parties hereto both desire that under such circumstances described below, personnel and equipment of each department will receive and respond to emergencies within the boundaries of the other Fire District upon request.

WE NOW, THEREFOR PROMISE CONVENANT, AND RESOLVE TO ABIDE BY THE CONDITIONS SET FORTH AND WITNESSED BELOW;

1. The parties identified above agree to respond to emergencies outside its own geographical boundary and into the jurisdiction of the other, if requested.
2. Specific details and or problems related to this agreement shall be resolved between the Fire Chiefs of the two Departments.
3. The parties agree to indemnify and hold blameless for loss, liability, claim, suite or judgment, resulting from work on acts committed or omitted in carrying out the responsibilities under this agreement.
4. Each Fire Department shall be responsible for all repairs, maintenance and upkeep, including gasoline, oil, lubrication, parts replacement and repair of casualty damage, of all its own equipment used pursuant to this agreement while its equipment is in service outside of its home district.

5. The Fire Chiefs shall have joint authority and responsibility for the administration and implantation of this agreement, although, the responsibility may be delegated to another at their discretion or in their absence within their respective Departments.
6. The roster of Firefighters and Officers shall be kept current by each Department.
7. Each time a Department responded outside its district an officer will be assigned to the equipment with final authority to return the personnel and equipment to its home district. The Officer may be one of the responding Firefighters.
8. There is no implied or assumed compensation beyond the mutually beneficial aid provided one to the other. No fee for service will be exchanged.
9. Joint training exercises can be arranged, scheduled, and conducted by the respective Chief's and or Training Officers. The frequency and nature of joint training exercises shall follow the guidelines of the Insurance Services Office (ISO).
10. Billing of the property owner may occur if the owner is not a current due paying member. Billing may only be done by the Fire Department that covers the district that the event occurs in.
11. Incident Command shall be executed. The assisting Department shall report to the commander on scene to receive their assignments. All personnel fall under the direction of the Incident Commander.
12. This agreement shall become effective as of the day and year as entered above and shall continue until it is terminated or a Fire Chief and or Board President change by either party. Notice of termination shall be in writing and effective no less than thirty (30) days from the date received by the other party.

IN WITNESS THEREOF, these individuals have executed this agreement as of the day and year first written above.

Batesville Fire Department

Nesta Fire Department

James Boockley
Chief
Joe M. Bell
Mayor / Board President

Alan Willis
Chief
Laurie C. Calkins
Mayor / Board President

**Positive Impact Statement
(ACA 23-88-104)**

Exception Requested For: Bryant Riverview Subdivision
Located in County/City: Independence/Batesville
Responding Fire Station: Desha Fire Department (PPC 6)
Exception Base Upon: Batesville Fire Department (PPC 3)
Proposed PPC: PPC 3

Method of Financial Support: Membership Fee

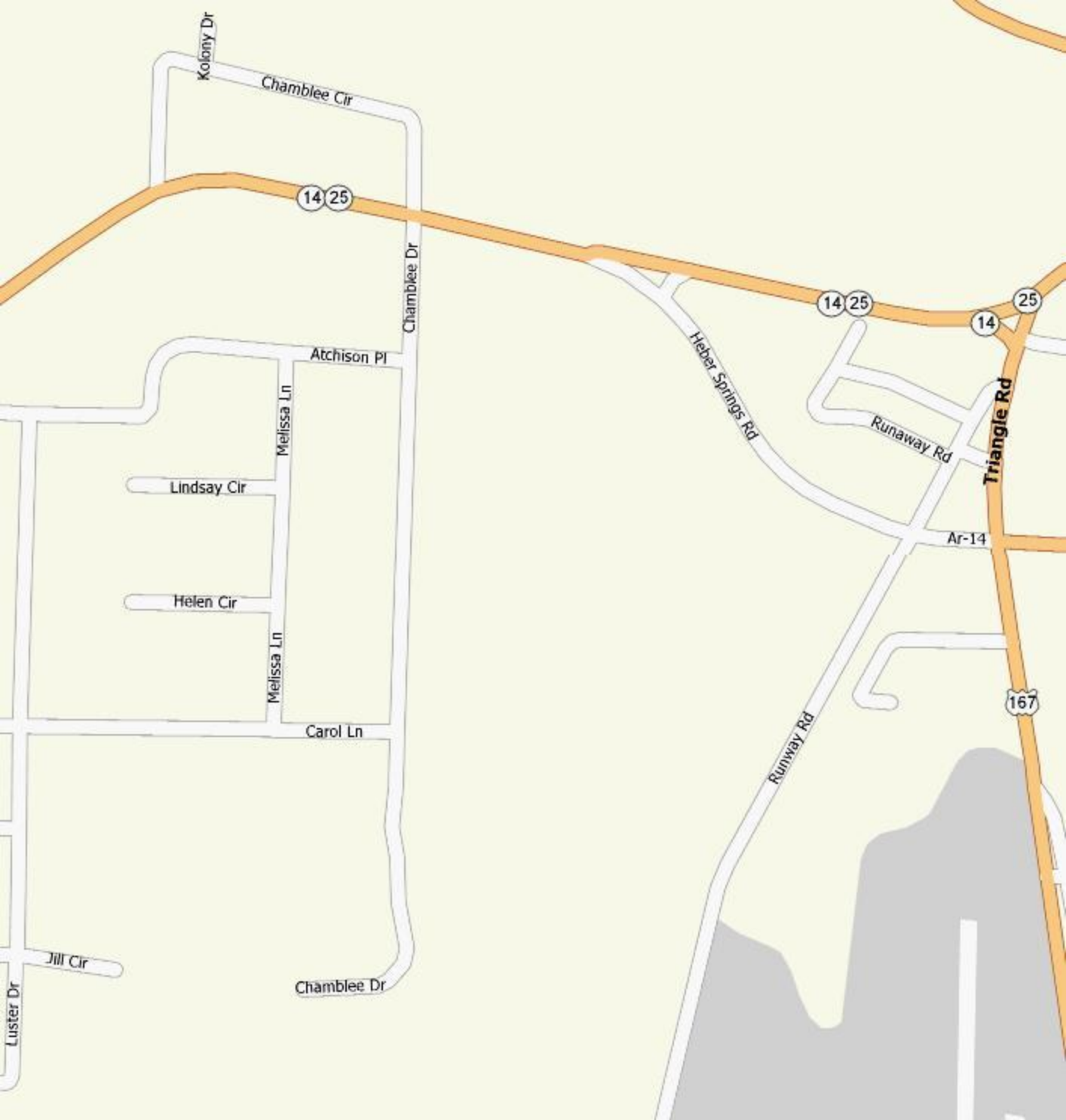
Insured must provide proof of active membership at time of application to receive the lower Public Protection Class. This may be in the form of a receipt or a cancelled check for payment of the membership fee or property tax assessment.

- 1. Agent will retain proof of active membership in their file.**
- 2. Agent will follow up every three years to confirm active membership.**
- 3. Farmers Insurance Underwriting Department will include Neighborhood Reclassification into our auditing process confirm collection of proof of payment.**
- 4. Audit results with agent failure to secure proof of payment will be reported to AR DOI. (ACA 23-88-103)**

Insured will be provided with a disclosure to be executed, which states:

Failure to provide proper proof of membership payment or payment assessment will result in changing the Public Protection Class on the insured property to the rural protection class.

As all policies insured in the State of Arkansas with Farmers Insurance Company will require proof of payment of Membership Fee or Tax Assessment, this will result in a positive impact to the responding fire department.



Mutual Aid Agreement

This agreement made and entered into this 16 day of Aug in the year of 2004 by and between the

Batesville Fire Department

Desho Fire Department

WE HERBEY RESOLVE;

WHEREAS, both parties maintain as part of their individual district services, an organized and equipped Fire Department, charged with the duty of fire protection within the boundaries of each district.

WHEREAS, investigation has disclosed it is to the benefit of each party, that the services of each under some circumstances, to be extended outside the boundaries of one into the jurisdiction of the other.

WHEREAS, the parties hereto both desire that under such circumstances described below, personnel and equipment of each department will receive and respond to emergencies within the boundaries of the other Fire District upon request.

WE NOW, THEREFOR PROMISE CONVENANT, AND RESOLVE TO ABIDE BY THE CONDITIONS SET FORTH AND WITNESSED BELOW;

1. The parties identified above agree to respond to emergencies outside its own geographical boundary and into the jurisdiction of the other, if requested.
2. Specific details and or problems related to this agreement shall be resolved between the Fire Chiefs of the two Departments.
3. The parties agree to indemnify and hold blameless for loss, liability, claim, suite or judgment, resulting from work on acts committed or omitted in carrying out the responsibilities under this agreement.
4. Each Fire Department shall be responsible for all repairs, maintenance and upkeep, including gasoline, oil, lubrication, parts replacement and repair of casualty damage, of all its own equipment used pursuant to this agreement while its equipment is in service outside of its home district.

5. The Fire Chiefs shall have joint authority and responsibility for the administration and implantation of this agreement, although, the responsibility may be delegated to another at their discretion or in their absence within their respective Departments.
6. The roster of Firefighters and Officers shall be kept current by each Department.
7. Each time a Department responded outside its district an officer will be assigned to the equipment with final authority to return the personnel and equipment to its home district. The Officer may be one of the responding Firefighters.
8. There is no implied or assumed compensation beyond the mutually beneficial aid provided one to the other. No fee for service will be exchanged.
9. Joint training exercises can be arranged, scheduled, and conducted by the respective Chief's and or Training Officers. The frequency and nature of joint training exercises shall follow the guidelines of the Insurance Services Office (ISO).
10. Billing of the property owner may occur if the owner is not a current due paying member. Billing may only be done by the Fire Department that covers the district that the event occurs in.
11. Incident Command shall be executed. The assisting Department shall report to the commander on scene to receive their assignments. All personnel fall under the direction of the Incident Commander.
12. This agreement shall become effective as of the day and year as entered above and shall continue until it is terminated or a Fire Chief and or Board President change by either party. Notice of termination shall be in writing and effective no less than thirty (30) days from the date received by the other party.

IN WITNESS THEREOF, these individuals have executed this agreement as of the day and year first written above.

Batesville Fire Department

Nesta Fire Department

James Boockley
Chief
Joe M. Bell
Mayor / Board President

Alan Willis
Chief
Laurie C. Calkins
Mayor / Board President

**Positive Impact Statement
(ACA 23-88-104)**

Exception Requested For: Clearview Estates Subdivision
Located in County/City: Independence/Batesville
Responding Fire Station: Desha Fire Department (PPC 6)
Exception Base Upon: Batesville Fire Department (PPC 3)
Proposed PPC: PPC 3

Method of Financial Support: Membership Fee

Insured must provide proof of active membership at time of application to receive the lower Public Protection Class. This may be in the form of a receipt or a cancelled check for payment of the membership fee or property tax assessment.

- 1. Agent will retain proof of active membership in their file.**
- 2. Agent will follow up every three years to confirm active membership.**
- 3. Farmers Insurance Underwriting Department will include Neighborhood Reclassification into our auditing process confirm collection of proof of payment.**
- 4. Audit results with agent failure to secure proof of payment will be reported to AR DOI. (ACA 23-88-103)**

Insured will be provided with a disclosure to be executed, which states:

Failure to provide proper proof of membership payment or payment assessment will result in changing the Public Protection Class on the insured property to the rural protection class.

As all policies insured in the State of Arkansas with Farmers Insurance Company will require proof of payment of Membership Fee or Tax Assessment, this will result in a positive impact to the responding fire department.



Mutual Aid Agreement

This agreement made and entered into this 16 day of Aug in the year of 2004 by and between the

Batesville Fire Department

Desho Fire Department

WE HERBEY RESOLVE;

WHEREAS, both parties maintain as part of their individual district services, an organized and equipped Fire Department, charged with the duty of fire protection within the boundaries of each district.

WHEREAS, investigation has disclosed it is to the benefit of each party, that the services of each under some circumstances, to be extended outside the boundaries of one into the jurisdiction of the other.

WHEREAS, the parties hereto both desire that under such circumstances described below, personnel and equipment of each department will receive and respond to emergencies within the boundaries of the other Fire District upon request.

WE NOW, THEREFOR PROMISE CONVENANT, AND RESOLVE TO ABIDE BY THE CONDITIONS SET FORTH AND WITNESSED BELOW;

1. The parties identified above agree to respond to emergencies outside its own geographical boundary and into the jurisdiction of the other, if requested.
2. Specific details and or problems related to this agreement shall be resolved between the Fire Chiefs of the two Departments.
3. The parties agree to indemnify and hold blameless for loss, liability, claim, suite or judgment, resulting from work on acts committed or omitted in carrying out the responsibilities under this agreement.
4. Each Fire Department shall be responsible for all repairs, maintenance and upkeep, including gasoline, oil, lubrication, parts replacement and repair of casualty damage, of all its own equipment used pursuant to this agreement while its equipment is in service outside of its home district.

5. The Fire Chiefs shall have joint authority and responsibility for the administration and implantation of this agreement, although, the responsibility may be delegated to another at their discretion or in their absence within their respective Departments.
6. The roster of Firefighters and Officers shall be kept current by each Department.
7. Each time a Department responded outside its district an officer will be assigned to the equipment with final authority to return the personnel and equipment to its home district. The Officer may be one of the responding Firefighters.
8. There is no implied or assumed compensation beyond the mutually beneficial aid provided one to the other. No fee for service will be exchanged.
9. Joint training exercises can be arranged, scheduled, and conducted by the respective Chief's and or Training Officers. The frequency and nature of joint training exercises shall follow the guidelines of the Insurance Services Office (ISO).
10. Billing of the property owner may occur if the owner is not a current due paying member. Billing may only be done by the Fire Department that covers the district that the event occurs in.
11. Incident Command shall be executed. The assisting Department shall report to the commander on scene to receive their assignments. All personnel fall under the direction of the Incident Commander.
12. This agreement shall become effective as of the day and year as entered above and shall continue until it is terminated or a Fire Chief and or Board President change by either party. Notice of termination shall be in writing and effective no less than thirty (30) days from the date received by the other party.

IN WITNESS THEREOF, these individuals have executed this agreement as of the day and year first written above.

Batesville Fire Department

Nesta Fire Department

James Boockley
Chief
Joe M. Bell
Mayor / Board President

Alan Willis
Chief
Laurie C. Calkins
Mayor / Board President

**Positive Impact Statement
(ACA 23-88-104)**

Exception Requested For: Shangri-La Subdivision
Located in County/City: Independence/Batesville
Responding Fire Station: Desha Fire Department (PPC 6)
Exception Base Upon: Batesville Fire Department (PPC 3)
Proposed PPC: PPC 3

Method of Financial Support: Membership Fee

Insured must provide proof of active membership at time of application to receive the lower Public Protection Class. This may be in the form of a receipt or a cancelled check for payment of the membership fee or property tax assessment.

- 1. Agent will retain proof of active membership in their file.**
- 2. Agent will follow up every three years to confirm active membership.**
- 3. Farmers Insurance Underwriting Department will include Neighborhood Reclassification into our auditing process confirm collection of proof of payment.**
- 4. Audit results with agent failure to secure proof of payment will be reported to AR DOI. (ACA 23-88-103)**

Insured will be provided with a disclosure to be executed, which states:

Failure to provide proper proof of membership payment or payment assessment will result in changing the Public Protection Class on the insured property to the rural protection class.

As all policies insured in the State of Arkansas with Farmers Insurance Company will require proof of payment of Membership Fee or Tax Assessment, this will result in a positive impact to the responding fire department.

Arkansas - Neighborhood Reclassification

Nearest Fire Station: Desha Fire Department	971 Herber Springs Rd., Batesville	PPC 6
Automatic Aid: City of Batesville	939 E. College Street, Batesville	PPC 3

Subdivision	Zip	City	Street	Type	Low	High
Bryant Riverview	72501	Batesville	FOX RUN	LN	1	99
Bryant Riverview	72501	Batesville	SIMPSON	RD	1	99
Bryant Riverview	72501	Batesville	RIVERVIEW	RD	1	55
Bryant Riverview	72501	Batesville	RIVERVIEW	RD	56	99
Bryant Riverview	72501	Batesville	MIMOSA	DR	1	54
Bryant Riverview	72501	Batesville	MIMOSA	DR	55	99
Bryant Riverview	72501	Batesville	RED BUD	DR	1	52
Bryant Riverview	72501	Batesville	RED BUD	DR	53	99
Bryant Riverview	72501	Batesville	PONDEROSA	DR	1	27
Bryant Riverview	72501	Batesville	PONDEROSA	DR	28	99
Bryant Riverview	72501	Batesville	DOGWOOD	LN	1	9
Bryant Riverview	72501	Batesville	DOGWOOD	LN	2	98
Bryant Riverview	72501	Batesville	DOGWOOD	LN	11	99
Clearview Estates	72501	Batesville	CHAMBLEE	CIR	1	99
Clearview Estates	72501	Batesville	CHAMBLEE	CIR	2	98
Clearview Estates	72501	Batesville	CHAMBLEE	DR	100	118
Clearview Estates	72501	Batesville	CHAMBLEE	DR	120	198
Clearview Estates	72501	Batesville	CHAMBLEE	DR	101	199
Clearview Estates	72501	Batesville	CHAMBLEE	DR	201	299
Clearview Estates	72501	Batesville	CHAMBLEE	DR	300	398
Clearview Estates	72501	Batesville	HEBER SPRINGS	RD	268	498
Clearview Estates	72501	Batesville	HEBER SPRINGS	RD	251	599
Clearview Estates	72501	Batesville	MELISSA	LN	1	8
Clearview Estates	72501	Batesville	MELISSA	LN	9	15
Clearview Estates	72501	Batesville	MELISSA	LN	16	99
Clearview Estates	72501	Batesville	LINDSEY	CIR	1	99
Clearview Estates	72501	Batesville	ATCHISON	PL	1	51
Clearview Estates	72501	Batesville	ATCHISON	PL	2	98
Clearview Estates	72501	Batesville	ATCHISON	PL	53	99
Clearview Estates	72501	Batesville	ATCHISON	PL	100	198
Clearview Estates	72501	Batesville	ATCHISON	PL	101	199
Clearview Estates	72501	Batesville	CAROL	LN	1	41
Clearview Estates	72501	Batesville	CAROL	LN	30	46
Clearview Estates	72501	Batesville	CAROL	LN	43	49
Clearview Estates	72501	Batesville	CAROL	LN	48	98
Clearview Estates	72501	Batesville	CAROL	LN	51	99
Clearview Estates	72501	Batesville	LUSTER	ST	2	76
Clearview Estates	72501	Batesville	LUSTER	ST	1	89
Clearview Estates	72501	Batesville	LUSTER	ST	92	98
Clearview Estates	72501	Batesville	LUSTER	ST	91	99
Clearview Estates	72501	Batesville	LUSTER	ST	100	198
Clearview Estates	72501	Batesville	LUSTER	ST	101	199
Clearview Estates	72501	Batesville	AMY	LN	1	59
Clearview Estates	72501	Batesville	AMY	LN	60	65
Clearview Estates	72501	Batesville	AMY	LN	66	99
Clearview Estates	72501	Batesville	KELLI	CV	2	98

Arkansas - Neighborhood Reclassification

Nearest Fire Station: Desha Fire Department	971 Herber Springs Rd., Batesville	PPC 6
Automatic Aid: City of Batesville	939 E. College Street, Batesville	PPC 3

Subdivision	Zip	City	Street	Type	Low	High
Clearview Estates	72501	Batesville	KELLI	CV	1	99
Clearview Estates	72501	Batesville	ZACK	ST	1	99
Clearview Estates	72501	Batesville	JILL	CIR	2	60
Clearview Estates	72501	Batesville	JILL	CIR	62	98
Clearview Estates	72501	Batesville	JILL	CIR	29	99
Clearview Estates	72501	Batesville	JILL	CIR	100	199
Clearview Estates	72501	Batesville	BOYD	RD	2	98
Clearview Estates	72501	Batesville	BOYD	RD	1	99
Clearview Estates	72501	Batesville	BOYD	RD	104	198
Clearview Estates	72501	Batesville	BOYD	RD	101	199
Clearview Estates	72501	Batesville	BOYD	RD	200	298
Clearview Estates	72501	Batesville	HELEN	CIR	1	99
Shangri-La	72501	Batesville	AMANDA	DR	2	18
Shangri-La	72501	Batesville	AMANDA	DR	26	38
Shangri-La	72501	Batesville	AMANDA	DR	21	39
Shangri-La	72501	Batesville	AMANDA	DR	40	98
Shangri-La	72501	Batesville	CHUCK	CIR	1	99
Shangri-La	72501	Batesville	KIMBERLY	LN	2	42
Shangri-La	72501	Batesville	KIMBERLY	LN	44	166
Shangri-La	72501	Batesville	KIMBERLY	LN	47	165
Shangri-La	72501	Batesville	KIMBERLY	LN	167	199
Shangri-La	72501	Batesville	BARRETT	LN	7	41
Shangri-La	72501	Batesville	BARRETT	LN	2	42
Shangri-La	72501	Batesville	BARRETT	LN	43	99
Shangri-La	72501	Batesville	SHANGRI-LA	LN	2	6
Shangri-La	72501	Batesville	SHANGRI-LA	LN	1	9
Shangri-La	72501	Batesville	SHANGRI-LA	LN	8	98
Shangri-La	72501	Batesville	SHANGRI-LA	LN	11	99
Shangri-La	72501	Batesville	SHANGRI-LA	LN	100	199



FARMERS

4700 Wilshire Blvd.
Los Angeles, CA 90010
Bus: (323) 964-8036
Fax: (323) 932-3950
www.farmersinsurance.com

February 18, 2008

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201

Attn.: Ms. Becky Harrington
Property and Casualty Division

SUBJECT: Homeowners Filing – Neighborhood Reclassification Program

Company Name	Reference #	NAIC #	Group #
Farmers Insurance Exchange	HAR0503-103070	21652	0212
Farmers Insurance Company, Inc.	HAR0503-203070	21628	0212

Dear Ms. Harrington:

We respectfully submit neighborhoods to be reclassified, with Positive Impact Statements grouped by responding fire departments. We are forwarding copies of our maps, Automatic/Mutual Aid Agreements for each neighborhood to be reclassified.

Group 1 - Batesville

Our effective date will be no less than 30 days following Department approval of our Public Protection Class reclassification.

If you have any questions on this material or require further information for your analysis, feel free to contact me at (323) 964-8036 or Brian.Sniegowski@Farmers.com.

Very truly yours,
Farmers Insurance Group of Companies

Brian Sniegowski, Assistant Product Manager

Cc: Charlie Snyder, State Executive Director



FARMERS

4700 Wilshire Blvd.
Los Angeles, CA 90010
Bus: (323) 964-8036
Fax: (323) 932-3950
www.farmersinsurance.com

March 11, 2008

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201

Attn.: Ms. Becky Harrington
Property and Casualty Division

SUBJECT: Response – Neighborhood Reclassification Program

Company Name	Reference #	NAIC #	Group #
Farmers Insurance Exchange	HAR0503-103070	21652	0212
Farmers Insurance Company, Inc.	HAR0503-203070	21628	0212

Dear Ms. Harrington:

Thank you for your questions. Here are our responses.

1. Explain the low and high columns of this exhibit.

The low and high columns represent the street number.

For example, here is the first request.

Subdivision	Zip	City	Street	Type	Low	High
Bryant Riverview	72501	Batesville	FOX RUN	LN	1	99

We are requesting that homes located between 1 Fox Run Lane through 99 Fox Run Lane in Batesville (72501) will be reclassified.

2. The mutual aid agreement has been in effect since 2004. What has changed to justified the 3 grade upgrade?

Our neighborhood reclassification process hasn't changed since our initial filing for the PPC exception program. Regarding this request, the only change is that an agent is requesting these

neighborhoods be reclassified per our Neighborhood Reclassification Program. We reviewed the requests and these subdivisions meet our criteria in accordance to our state requirements.

3. The maps submitted with this filing do not provide any relevant information. Where are the subdivisions located in relation to the fire department?

We updated our maps to show the subdivision and the fire department.

Very truly yours,
FARMERS INSURANCE GROUP

Brian Sniegowski, Product Manager

Cc: Charlie Snyder, State Executive Director

**START****971 Heber Springs Rd**

Batesville, AR 72501-8065

END**[18-65] Simpson Rd**

Batesville, AR 72501

Total Estimated Time: 2 minutes**Total Estimated Distance: 1.3 miles**

Lester Rd

Desha FD

971 Heber Springs Rd
Batesville, AR 72501

E McClendon Rd

14/25

Bryant Riverview Subdivision

Street Map

Aerial Image

Riverview

Fox Run Ln

Riverview

Bryant

Redbud Dr

Ponderosa Dr

Shangri-La Ln

Chuck Cir

Amanda Dr

Kimberly Ln

Richison Pl

14/25

Clearview Estates

Kelli Cv

Jill Cir

Luster Dr

Boyd Rd

Hipp Ln

Jasper Ln

0 200 m
600 ft

MAPQUEST.

© 2008 MapQuest Inc. Map Data © 2008 NAVTEQ or TeleAtlas

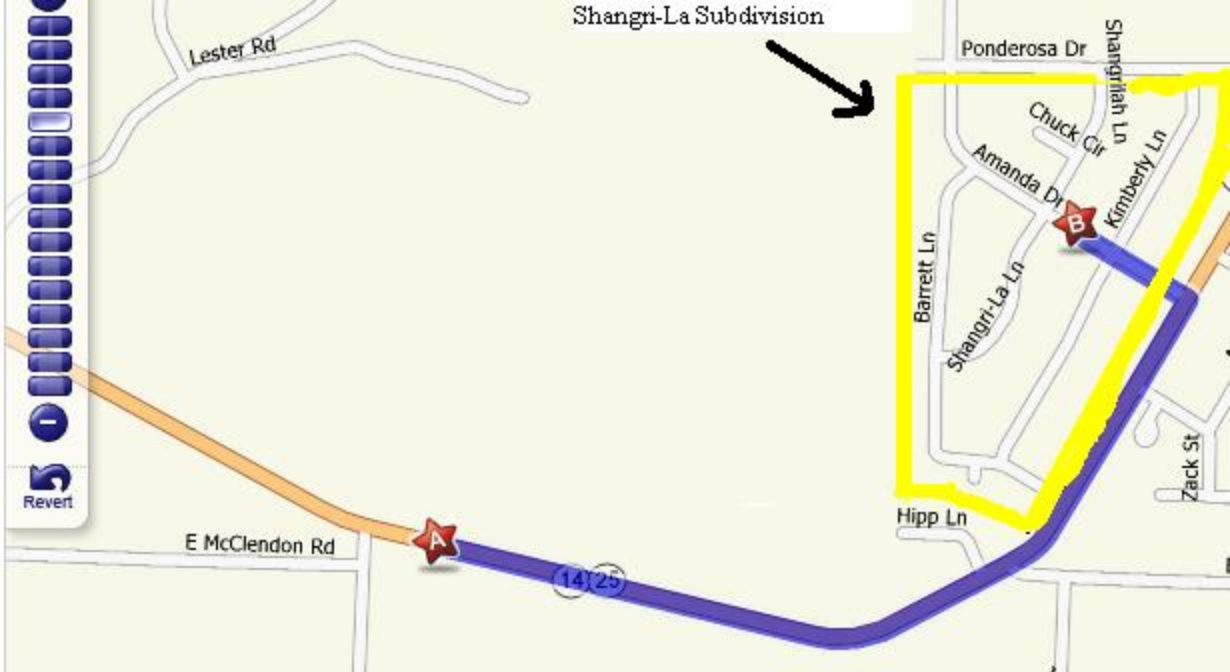


START 971 Heber Springs Rd
Batesville, AR 72501-8065

Total Estimated Time: 3 minutes

END [27-87] Chamblee Cir
Batesville, AR 72501

Total Estimated Distance: 1.8 miles



START 971 Heber Springs Rd
Batesville, AR 72501-8065

END [28-51] Amanda Dr
Batesville, AR 72501

Total Estimated Time: 2 minutes

Total Estimated Distance: 1.1 miles



FARMERS

4700 Wilshire Blvd.
Los Angeles, CA 90010
Bus: (323) 964-8036
Fax: (323) 932-3950
www.farmersinsurance.com

March 14, 2008

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201

Attn.: Ms. Becky Harrington
Property and Casualty Division

SUBJECT: Homeowners Filing – Neighborhood Reclassification Program

Company Name	Reference #	NAIC #	Group #
Farmers Insurance Exchange	HAR0503-103070	21652	0212
Farmers Insuranceec Company, Inc.	HAR0503-203070	21628	0212

Dear Ms. Harrington:

Thank you for your question. Here is our response.

The request to upgrade to a PPC of 3 is based upon the mutual aid of the Batesville FD, not the Desha FD. The Desha FD is the primary responding, which is rated PPC 6. Provide the distance and response time from the Batesville FD to the subdivision.

The information is provided on the attached exhibit.

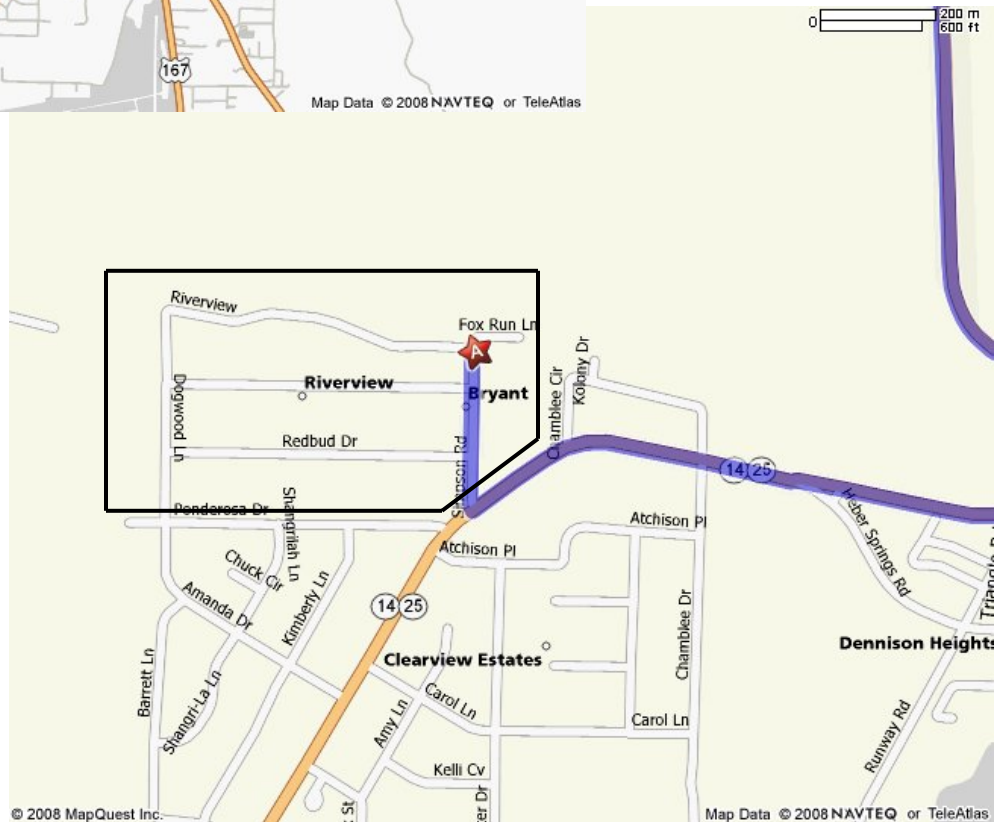
Very truly yours,
Farmers Insurance Group of Companies

Brian Sniegowski, Product Manager

Cc: Charlie Snyder, State Executive Director

Bryant Riverview Subdivision
A: 1 Fox Run Lane, Batesville, AR 72501

Automatic Aid: City of Batesville
B: 939 E College St, Batesville, AR 72501
Total Time: 7 minutes
Total Distance: 3.8 miles



Shangri-La Subdivision

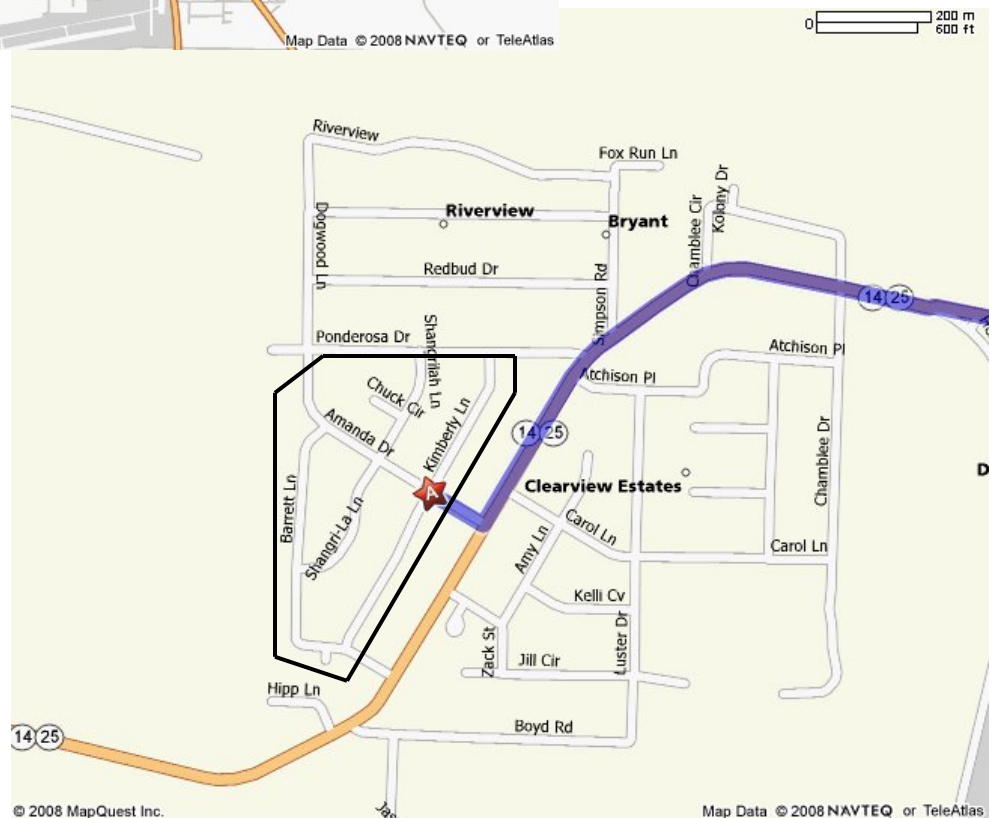
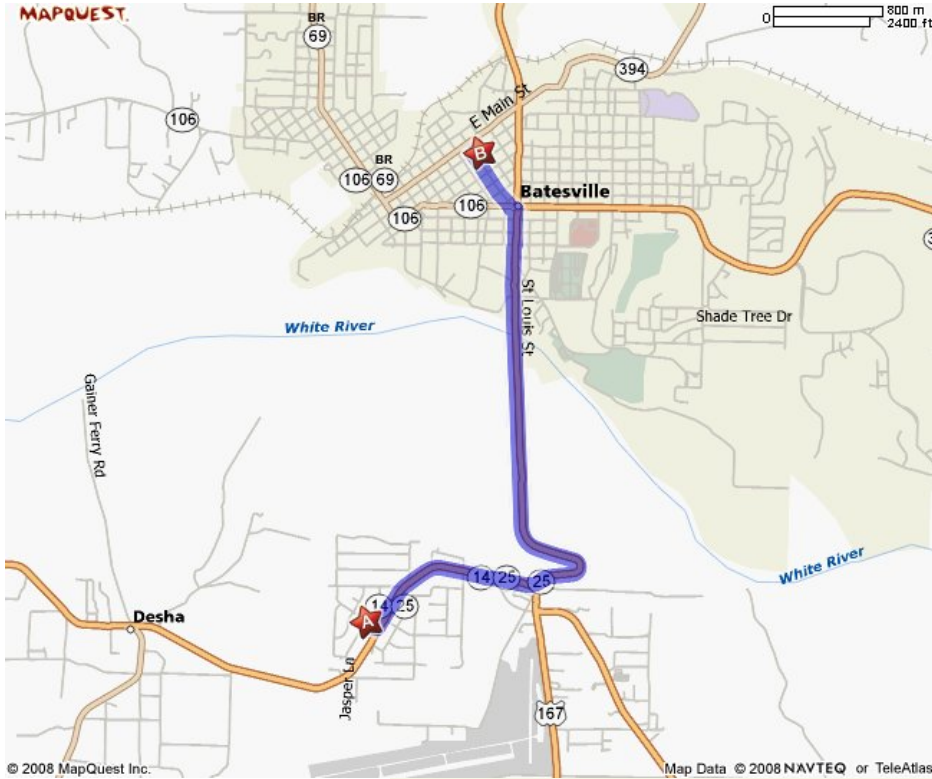
A: 2 Amanda Drive, Batesville, AR 72501

Automatic Aid: City of Batesville

B: 939 E College St, Batesville, AR 72501

Total Time: 7 minutes

Total Distance: 3.8 miles



Clearview Estates Subdivision
A: 1 Chamblee Circle, Batesville, AR 72501

Automatic Aid: City of Batesville
B: 939 E College St, Batesville, AR 72501
Total Time: 6 minutes
Total Distance: 3.5 miles

